

Attorney: CHRISTOPHER SMITH  
 State Bar No: 7917  
 Mailing Address: 10161 PARK RUN DR. STE 150  
LAS VEGAS, NV 89145  
 Phone Number: 702-343-4193

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Nov 29 11 49 AM '06

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

In re

Case No. 06-13358-MKN  
Chapter 11

TRACI N. TURNER Debtor(s)

AMENDMENT COVER SHEET

The following items have been amended in the above named bankruptcy proceeding (check all applicable boxes)

- ☐ Voluntary Petition (specify reason for amendment) FILING OF SCHEDULES
- ☐ Summary of Schedules
- ☒ Schedule A - Real Property
- ☒ Schedule B - Personal Property
- ☒ Schedule C - Property Claimed as Exempt
- ☒ Schedule D, E, or F and/or Matrix, and/or List of Creditors or Equity Holders
- ☐ Add/delete creditor(s), change amount or classification of debt - \$26.00 fee required
- ☐ Add/change address of already listed creditor - No fee
- ☒ Schedule G - Schedule of Executory Contract and Unexpired Leases
- ☒ Schedule H - Codebtors
- ☒ Schedule I - Current Income of Individual Debtor(s)
- ☒ Schedule J - Current Expenditures of Individual Debtor(s)
- ☒ Declaration Regarding Schedules
- ☒ Statement of Financial Affairs and/or Declaration
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☒ Disclosure of Compensation of Attorney for Debtor
- ☒ Statement of Current Monthly Income and Means Test Calculation (Form 22A, 22B, or 22C)
- ☒ Certification of Credit Counseling
- ☐ Other: \_\_\_\_\_

Amendment of debtor(s) Social Security Number requires the filer to follow the instructions provided by the Office of the U.S. Trustee, see link to the U.S. Trustee's website on our website: [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov)

Declaration of Debtor

I (We) declare under penalty of perjury that the information set forth in the amendment(s) attached hereto is (are) true and correct to the best of my (our) information and belief.

Date: 11/29/06 TRACI N. TURNER  
Debtor

Joint Debtor

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADAIn re: TRACI NICHAL TURNER  
Debtor

Case No: 06-13358-mkn

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, C, D, E, F, G, H, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED	NO. SHEETS	ASSETS	LIABILITIES	OTHER
A — Real Property	Yes	1	\$1,481,000.00		
B — Personal Property	Yes	3	\$13,125.00		
C — Property Claimed as Exempt	Yes	1			
D — Creditors Holding Secured Claims	Yes	2		\$1,374,923.00	
E — Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F — Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$49,099.45	
G — Executory Contracts and Unexpired Leases	Yes	1			
H — Codebtors	Yes	1			
I — Current Income of Individual Debtor(s)	Yes	1			\$5920.00
J — Current Expenditures of Individual Debtor(s)	Yes	1			\$15,337
Total number of sheets in all Schedules		16			
Total Assets			\$1,494,125.00		
Total Liabilities				\$1,424,022.45	

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### SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the third column labeled "Husband, Wife, Joint or Community." if the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C—Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB WIFE JOINT COM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
853 Ashford Way Henderson, Nevada	Owner	W	\$557,000.00	\$429,000.00
1952 Napoleon Drive Las Vegas, Nevada	Owner	W	\$610,000.00	1 <sup>st</sup> Mortgage: \$496,000.00 2 <sup>nd</sup> Mortgage: \$124,000.00
5932 Victory Point Street North Las Vegas, Nevada	Owner	W	\$314,000.00	1 <sup>st</sup> Mortgage: \$244,000.00 2 <sup>nd</sup> Mortgage: \$61,000.00
			\$1,481,000.00	TOTAL

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### SCHEDULE B— PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C— Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G— Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		\$1,000 Cash	W	\$1,000
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.		\$2,500 Rental Deposit	W	\$2,500
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture at 734 Brown Street residence	W	\$3,000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books in personal collection	W	\$300
6. Wearing apparel.		Personal Clothing	W	\$1,500
7. Furs and jewelry.		Personal Jewelry	W	\$1,000
8. Firearms and sports, photographic, and other hobby equipment.		Sports Equipment	W	\$500
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize, and name each issuer.	X			

11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interests. 11 U.S.C. 523(c) Rule 1007(b)	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child Support	W		\$325/month
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Consumer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family or household purposes.	X				
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X				
26. Boats, motors, and accessories.	X				

27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office supplies and equipment in personal possession	W	\$2,200
29. Machinery, fixtures, equipment, and supplies used in business.		Other equipment	W	\$800
30. Inventory.	X			
31. Animals.	X			
32. Crops— growing or harvested. give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		<u>0</u> continuation sheets attached	Total	<b>\$13,125.00</b>

Include amounts from any continuation sheets attached.  
Report also on Summary of Schedules.

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Debtor

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SCHEDULE C— PROPERTY CLAIMED AS EXEMPT

Debtor(s) elect(s) the exemption to which the debtor(s) is entitled under:

Check one box:

☒ 11 U.S.C. §522(b)(2)

☐ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Furniture	11 USC s.522 (d)(3)	\$3,000	\$3,000
Books in personal collection	11 USC s.522 (d)(3)	\$300	\$300
Personal Clothing	11 USC s.522 (d)(3)	\$1,500	\$1,500
Personal Jewelry	11 USC s.522 (d)(4)	\$1,000	\$1,000
Sports Equipment	11 USC s.522 (d)(5)	\$500	\$500
Office supplies and equipment in personal possession	11 USC s.522 (d)(5) & (6)	\$2,200	\$2,200
Other equipment	11 USC s.522 (d)(5) & (6)	\$800	\$800
Child Support	11 USC s.522 (d)(10)	\$325/month	\$325/month

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## SCHEDULE D— CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and the last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint or Community" (Abbreviated: H,W,J,C).

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is Disputed, place an "X" in the column labeled Disputed. (You may need to place an X in more than one of these three columns.)

Report the total of all claims listed on this Schedule D in the box labeled "Total" on the last sheet of the completed Schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code And Account Number	C O D E B T O R	H W J C	Date Claim Was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion If Any
Acct No: 0280077854 GMAC Mortgage P.O. Box 79135 Phoenix, AZ 85062		W	2/2006 Deed of Trust 853 Ashford Way, Henderson, NV				\$443,000	
Acct No: 0010256403 Peoples Choice Mortgage P.O. Box 50220 Irvine, CA 92619		W	9/2005 Deed of Trust 1952 Napoleon Drive, Las Vegas, NV				\$496,000	
Acct No: 0010261092 Peoples Choice Mortgage P.O. Box 50220 Irvine, CA 92619		W	9/2005 Deed of Trust 1952 Napoleon Drive, Las Vegas, NV				\$124,000	
Acct No: 1624005 Franklin Credit Management Corp. Sky Bank P.O. Box 94953 Cleveland, OH 44101		W	11/2004 Deed of Trust 5932 Victory Point Street North Las Vegas, NV				\$241,000	



Acct No: ILN9067481394 Sovereign Bank 601 Penn Street Reading, PA 19601		W	11/2004 Deed of Trust 5932 Victory Point Street North Las Vegas, NV				\$61,000	
Acct No: 265074-01 Redwood Credit Union P.O. Box 6104 Santa Rosa, CA 95406		W	10/2006 Lien Office equipment				\$9,923	
							<b>\$1,374,923.00</b>	<b>TOTAL</b>

(Report total also on Summary of Schedules)

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Debtor

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### SCHEDULE E— CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and the last four digits of the account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of the petition.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule HC Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an X in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable also report this total on the Means Test form.

☒ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or are recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian or responsible relative of such a child or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. 507(a)(1).

☐ **Extensions of credit in an involuntary case.**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. ' 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. ' 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug or other substance.

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced after the date of adjustment.

Creditor's Name and Mailing Address Including Zip Code	C O D E B T O R	H W J C	Date Claim Was Incurred, and Consideration for Claim	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Total Amount of Claim	Amount Entitled to Priority
Acct No:								
Acct No:								
Acct No:								
Acct No:								
Acct No:								
							0.00	TOTAL

(Report total also on Summary of Schedules)

In re: TRACI NICHAL TURNER  
Debtor

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## SCHEDULE F— CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address,, including zip code, and the last four digits of any account number of all entities holding unsecured claims without priority against the debtor or property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. . If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m). If all creditors will not fit on this page, use continuation sheets.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity in the appropriate schedule of creditors, and complete Schedule H— Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC" for "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "CONTINGENT." If the claim is unliquidated, place an "X" in the column labeled "UNLIQUIDATED." If the claim is disputed, place an "X" in the column labeled "DISPUTED." You may need to place an X in more than one of these three columns. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also in the Summary of Schedules.

☐ Check this box if the debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code And Account Number	C O D E B T O R	H W J C	Date Claim Was Incurred And Consideration for Claim If Claim is Subject to Setoff, so State	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	Amount of Claim
Acct No: 211804005960497 Beneficial Financial PO Box 60101 City of Industry, CA 91716		W	Payday loan				\$9,110.00
Acct No: None Dr. C. Chin 2653 W. Horizon Ridge Pkwy. Henderson, NV 89052		W	Medical Bills				\$9,000.00
Acct No: 6035320679043818 Home Depot PO Box 6028 The Lakes, NV 88901		W	Various Dates Store Credit Card				\$6,000.00
Acct No: 371348769271002 American Express Blue PO Box 297815 Ft Lauderdale, FL 33329		W	Various Dates Credit Card				\$5,000.00
Acct No: 0300737961 Providian Financial PO Box 9007 Pleasanton, CA 94566		W	Various Dates Credit Card			X	\$3,800.00

Acct No: 371536792872008 American Express Gold PO Box 297815 Ft Lauderdale, FL 33329		W	Various Dates Credit Card				\$2200.00
Acct No: 300000212979413820188 Nevada Power PO Box 30086 Reno, NV 89520		W	Various Dates Electric Utility for Napoleon Drive property				\$1021.62
Acct No: 4388641721952625 Capital One PO Box 60024 City of Industry, CA 91716		W	Various Dates Credit Card				\$1000.00
Acct No: 4388641767734077 Capital One PO Box 60024 City of Industry CA 91716		W	Various Dates Credit Card				\$1000.00
Acct No: 4121741625494948 Capital One PO Box 60024 City of Industry, CA 91716		W	Various Dates Credit Card				\$950.00
Acct No: S593484 American AGC 1660 Hotel Circle East. San Diego, CA 92108		W	Unknown			X	\$853.00
Acct No: None HOA Victory Point 630 Trade Center Dr. Las Vegas, NV 89119		W	Various Dates HOA Dues for Victory Point property				\$740.00
Acct No: None HOA Napoleon Dr. 9360 W. Flamingo Rd. Las Vegas, NV 89147		W	Various Dates HOA Dues for Napoleon Dr. property				\$650.00
Acct No: 15973764242 PG&E PO Box 997300 Sacramento, CA 95899		W	Various Dates Electric utility for debtor residence				\$560.00
Acct No: 1155503830 Texaco/Chevron PO Box 5010 Concord, CA 94524		W	Various Dates Credit Card				\$500.00
Acct No: 45490075 City of North Las Vegas Utility Dept. PO Box 513296 Los Angeles, CA 90051		W	Various Dates Electric Utility for Napoleon Dr. property				\$372.00
Acct No: 565316363 MTE Financial Services P.O. Box 50191 Minneapolis, MN 55405		W	Unknown Date Personal Loan				\$220.00
Acct No: 114754601 Allied Collection Services 3060 South Durango Drive #20 Las Vegas, NV 89117		W	Unknown Dates Medical Bill Collection			X	\$201.00
Acct No: 81924290178482 Lowe's PO Box 530914 Atlanta, GA 30353		W	Various Dates Store Credit Card				\$200.00

Acct No: G115582 24 Hour Fitness PO Box 3100 Southeastern, PA 19398		W	Various Dates Gym Membership				\$94.00
Acct No: 8691895422 BMG NCI Financial Systems P.O. Box 5740 Wilmington, DE 19850		W	Unknown				\$27.83
							<b>\$49,099.45 TOTAL</b>

(Report total also on Summary of Schedules)

In re: TRACI NICHAL TURNER  
Debtor

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SCHEDULE G— EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent" etc. State whether the debtor is lessor or lessee of a lease.

Provide the name and complete mailing address of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child," and do not disclose the child's name. See 11 U.S.C. 112; Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contract or unexpired leases.

Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential real property. State Contract Number of any Government Contract
GMAC PO Box 79135 Phoenix, AZ 85062  GMAC PO Box 79135 Phoenix, AZ 85062  Jack Langlois P.O. Box 211 Kenwood, CA 95452	Auto Lease Acct: 085-9083-12733 Debtor is Lessee  Auto Lease Acct: 085-9083-15307 Debtor is Lessee  Residential Lease for 734 Brown Street Debtor is Lessee

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## SCHEDULE H— CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; F. Bankr R. P. 1007(m).

☐ Check this box if debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Tyjo, Inc. P.O. Box 1206 Santa Rosa, CA 95402  Homer Lee Turner (Spouse) 1220 Tacheveh Dr. Apt A Santa Rosa, CA 95404	Texaco/Chevron PO Box 5010 Concord, CA 94524



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## SCHEDULE I— CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Separated	Dependents of Debtor and Spouse	
	1) Nicolus T. Burks 2) Isaac J. Turner	
	RELATIONSHIP 1) Son 2) Son	AGE 1) 17 2) 5
EMPLOYMENT:		
Occupation, Name of Employer:	Debtor Coordinator/Becoming Independent	Spouse
How long employed:	5 Years	
Address of employer:	1425 Corporate Center Parkway Santa Rosa, CA 95407	

Income: (Estimate of average monthly income)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (Pro rate if not paid monthly)	\$4949.00	
2. Estimated monthly overtime	0	
3. SUBTOTAL	\$4949.00	
4. LESS PAYROLL DEDUCTIONS	\$161.72	
a. Payroll taxes and Social Security		
b. Insurance	\$4.25	
c. Union dues	\$23.03	
d. Other (Specify)	0	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$189.00	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$4760.00	
7. Regular income from operation of business/profession/farm (attach statement)	0	
8. Income from real property	\$1000.00	
9. Interest and dividends	0	
10. Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of the dependents listed above	\$160.00	
11. Social security or other governmental assistance Specify:	0	
12. Pension or retirement income	0	
13. Other monthly income (Specify):	0	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$1160.00	
15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$5920.00	
16. TOTAL COMBINED MONTHLY INCOME	\$ 5920.00	(Report also on Summary of Schedules)
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.		

In re: TRACI NICHAL TURNER  
Debtor

Case No: 06-13358-mkn

# SCHEDULE J— CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family.  
Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

[ ] Check this box if a joint petition is filed and the debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "spouse."

1. Rent, home mortgage, or mobile-home lot rent	Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	\$12,152
	Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities Electricity and heating fuel		\$305
a. Water and sewer		\$500
b. Telephone		\$70
c. Other: Cell phone		\$180
3. Home Maintenance (repairs and upkeep)		\$25
4. Food		\$300
5. Clothing		\$100
6. Laundry, dry cleaning		\$100
7. Medical and dental expenses		\$200
8. Transportation (not including car payments)		\$200
9. Recreation, clubs, entertainment, newspapers, magazines		\$100
10. Charitable contributions		0
11. Insurance (not deducted from wages or inc. in mortgage pmt)	Homeowner's or renter's	
a. Homeowner's or renter's		\$600
b. Life		\$25
c. Health		\$0
d. Auto		\$280
e. Other insurance:		\$200
12. Taxes (not deducted from wages or included in home mortgage) Specify:		\$1,000
13. Installment payments (in Chapters 11, 12 and 13, do not list payments to be included in the plan)		
a. Auto payment:		0
b. Other:		0
c. Other:		0
14. Alimony, maintenance, and support paid to others		0
15. Payments for support of additional dependents not living at the debtor's home		0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0
17. Other:		0
18. TOTAL MONTHLY EXPENSES (report also on Summary of Schedules)		\$15,337
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of the petition.		Unknown at this time.
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I		\$5,920
b. Total monthly expenses from Line 18 above		\$15,337
c. Monthly net income ( a minus b )		-\$9,417

In re: TRACI NICHAL TURNER  
Debtor

Case No: 06-13358-mkn

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets (Total shown on summary page plus 1) and that they are true and correct to the best of my knowledge, information and belief.

Date November 28, 2006

Signature      /s/ Traci N. Turner  
                         / Traci N. Turner

Date \_\_\_\_\_

Signature

/S/      N/A

(In joint case, both debtors must sign)

DECLARATION UNDER PENALTY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_ sheets (Total shown on summary page plus 1), and that I declare that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature

(Print or type the name of individual signing for debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

-----  
*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§152 and 3571.

[DECLARATION OF NONATTORNEY BANKRUPTCY PETITION PREPARER OMITTED]

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADAIn re: TRACI NICHAL TURNER  
Debtor

Case No: 06-13358-mkn

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. §112, Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, must also complete Questions 19-25. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## Definitions

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director or person in control; officers, directors, and owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business, including part-time activities either an employee or in independent trade or business, from the beginning of **this calendar year** to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

	<u>AMOUNT</u>	<u>SOURCE (if more than one)</u>
2006:	\$57,602	
2005:	\$35,255	
2004:	\$44,692	

## 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment trade or profession, or operation of the debtor's business during the two years immediately preceding the commencement of the case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

	<u>AMOUNT</u>	<u>SOURCE</u>
2006:	a) \$7,200	Rental income from Victory Point
	b) \$2,000	Rental income from Napoleon
	c) \$12,000	Rental income from Ashford
2005:	a) \$7,200	Rental income from Victory Point
	b) \$34,100	Rental income from Napoleon
	c) \$12,000	Rental income from Ashford
2004:	\$12,000	Rental income from Ashford

## 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtors with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts, to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must state payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
Geico POBox 509090 San Diego, CA 92150-9090	Since 8/1/2006	\$1188.00	0
SBC ATT Payment Center Sacramento, CA 95887	Since 8/1/2006	\$204.00	0
Cingular POBox 60017 Los Angeles, CA 90060-0017	Since 8/1/2006	\$720.00	0
Directv POBox 54000 Los Angeles, CA 90054	Since 8/1/2006	\$468.00	0
On Star POBox 1887 Saginaw, MI 48605	Since 8/1/2006	\$256.00	0
GMAC PO Box 79135 Phoenix, AZ 85062	Since 8/1/2006	\$6400.00	remainder of vehicle lease
XM Radio 5885 Trinity Parkway #130 Centreville, VA 20120	Since 8/1/2006	\$280.00	0
City of Santa Rosa POBox 1658 Santa Rosa, Ca 95402-1658	Since 8/1/2006	\$400.00	0
PG& E POBox 997300 Sacramento, CA 95899	Since 8/1/2006	\$500.00	0

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u> <u>RELATIONSHIP TO DEBTOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
N/A			

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u> <u>RELATIONSHIP TO DEBTOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
N/A			

## 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT/AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
--------------------------------------------	---------------------------------	--------------------------------------	----------------------------------

N/A

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED</u>	<u>DATE OF SEIZURE</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
-----------------------------------------------------------------------------	----------------------------	------------------------------------------

N/A

## 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to a seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR OR SELLER</u>	<u>DATE OF REPOSSESSION, FORECLOSURE, SALE TRANSFER OR RETURN</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
---------------------------------------------------	-----------------------------------------------------------------------	----------------------------------------------

N/A

## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>NAME AND ADDRESS OF ASSIGNEE</u>	<u>DATE OF ASSIGNMENT</u>	<u>TERMS OF ASSIGNMENT OR SETTLEMENT</u>
-------------------------------------	-------------------------------	------------------------------------------

N/A

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CUSTODIAN</u>	<u>NAME, LOCATION OF COURT, CASE TITLE AND NUMBER</u>	<u>DATE OF ORDER</u>	<u>DESCRIPTION, VALUE OF PROPERTY</u>
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N/A

## 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF PERSON OR ORGANIZATION</u>	<u>RELATIONSHIP TO DEBTOR, IF ANY</u>	<u>DATE OF GIFT</u>	<u>DESCRIPTION AND VALUE OF GIFT</u>
-------------------------------------------------------	-------------------------------------------	---------------------	------------------------------------------

N/A

## 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>DESCRIPTION OF CIRCUMSTANCES, AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS</u>	<u>DATE OF LOSS</u>
------------------------------------------	-----------------------------------------------------------------------------------------------------------------	---------------------

N/A

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY, OR DESCRIPTION AND VALUE OF PROPERTY</u>
----------------------------------	-------------------------------------------------------------	--------------------------------------------------------------

CCCS 595 Market St. 15 <sup>th</sup> Floor San Francisco, CA 94105	10/27/2006	\$35.00
--------------------------------------------------------------------------	------------	---------

Law Office of Christopher T. Smith	10/20/2006	\$3,039.00
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## 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND RELATIONSHIP OF TRANSFEREE; RELATIONSHIP TO DEBTOR</u>	<u>DATE</u>	<u>DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED</u>
--------------------------------------------------------------------	-------------	---------------------------------------------------------

N/A

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

<u>NAME OF TRUST OR OTHER DEVICE</u>	<u>DATE(S) OF TRANSFER(S)</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY</u>
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N/A

## 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations and brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF INSTITUTION</u>	<u>TYPE OF ACCOUNT; LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE</u>	<u>AMOUNT AND DATE OF SALE OR CLOSING</u>
----------------------------------------	-----------------------------------------------------------------------------------------	-------------------------------------------

N/A

## 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF BANK OR OTHER INSTITUTION</u>	<u>NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY</u>	<u>DESCRIPTION OF CONTENTS</u>	<u>DATE OF TRANSFER OR SURRENDER, IF ANY</u>
----------------------------------------------------------	------------------------------------------------------------------------------	------------------------------------	------------------------------------------------------

N/A

## 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATE OF SETOFF</u>	<u>AMOUNT OF SETOFF</u>
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N/A

## 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

<u>NAME AND ADDRESS OF OWNER</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>LOCATION OF PROPERTY</u>
----------------------------------	------------------------------------------	---------------------------------

N/A

## 15. Prior address of debtor

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

<u>ADDRESS</u>	<u>NAME USED</u>	<u>DATES OF OCCUPANCY</u>
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N/A

## 16. Spouses and Former Spouses

If the debtor resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

<u>NAME</u>
-------------

Henry Lee Turner 1220 Tacheveh Dr. Apt. A Santa Rosa, CA 95404
-------------------------------------------------------------------------

Separated more than 3 years
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## 17. Environmental Information

For the purposes of this question, the following definitions apply:

An "Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or materials into the air, land, soil, surface water, groundwater, or other medium, including but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

A "Site" means any location, facility, or property as defined by any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including but not limited to, disposal sites.

A "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and , if known, the Environmental Law.

<u>SITE NAME AND ADDRESS</u>	<u>NAME AND ADDRESS OF GOVERNMENTAL UNIT</u>	<u>DATE OF NOTICE</u>	<u>ENVIRONMENTAL LAW</u>
------------------------------	--------------------------------------------------	-----------------------	------------------------------

N/A

b. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

<u>SITE NAME AND ADDRESS</u>	<u>NAME AND ADDRESS OF GOVERNMENTAL UNIT</u>	<u>DATE OF NOTICE</u>	<u>ENVIRONMENTAL LAW</u>
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N/A

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

<u>NAME AND ADDRESS OF GOVERNMENTAL UNIT</u>	<u>DOCKET NUMBER</u>	<u>STATUS OR DISPOSITION</u>
--------------------------------------------------	----------------------	----------------------------------

N/A

## 18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession or other activity either full-time or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

<u>NAME</u>	<u>LAST FOUR DIGITS OF SOC. SEC NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NUMBER</u>	<u>ADDRESS</u>	<u>NATURE OF BUSINESS</u>	<u>BEGINNING AND ENDING DATES</u>
Tyjo, Inc.	SSN: 6363; EIN: 02-0611767	734 Brown Street Santa Rosa, CA 95404	Elder Care	7/17/06 to Present

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. ' 101.

<u>NAME</u>	<u>ADDRESS</u>
N/A	

The following questions [numbers 19 - 25] are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation, a partner, other than a limited partner, of a partnership; a sole proprietor, or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records, and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.

<u>NAME AND ADDRESS</u>	<u>DATE SERVICES RENDERED</u>
N/A	

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and record, or prepared a financial statement of the debtor.

<u>NAME</u>	<u>ADDRESS</u>	<u>DATES SERVICES RENDERED</u>
N/A		

c. List all firms or individuals who at the time of commencement of this case were in possession of the books of account or records of the debtor. If any of the books of account and records are not available, explain.

<u>NAME</u>	<u>ADDRESS</u>
N/A	

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

<u>NAME AND ADDRESS</u>	<u>DATE ISSUED</u>
N/A	

**20. Inventories**

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

<u>DATE OF INVENTORY</u>	<u>INVENTORY SUPERVISOR</u>	<u>DOLLAR AMOUNT OF INVENTORY</u> (Specify cost, market, or other basis)
--------------------------	-----------------------------	-----------------------------------------------------------------------------

N/A

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

<u>DATE OF INVENTORY</u>	<u>NAME AND ADDRESSES OF CUSTODIAN</u> <u>OF INVENTORY RECORDS</u>
--------------------------	-----------------------------------------------------------------------

N/A

**21. Current Partners, Officers, Directors and Shareholders**

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

<u>NAME AND ADDRESS</u>	<u>NATURE OF INTEREST</u>	<u>PERCENTAGE OF INTEREST</u>
-------------------------	---------------------------	-------------------------------

N/A

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds, 5 percent or more of the voting or equity securities of the corporation.

<u>NAME AND ADDRESS</u>	<u>TITLE</u>	<u>NATURE AND PERCENTAGE OF STOCK</u> <u>OWNERSHIP</u>
-------------------------	--------------	-----------------------------------------------------------

N/A

**22. Former partners, officers, directors, and shareholders**

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

<u>NAME</u>	<u>ADDRESS</u>	<u>DATE OF WITHDRAWAL</u>
-------------	----------------	---------------------------

N/A

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS</u>	<u>TITLE</u>	<u>DATE OF TERMINATION</u>
-------------------------	--------------	----------------------------

N/A

**23. Withdrawals from a partnership or distributions by a corporation**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF RECIPIENT,</u> <u>RELATIONSHIP TO DEBTOR</u>	<u>DATE AND PURPOSE</u> <u>OF WITHDRAWAL</u>	<u>AMOUNT OF MONEY OR DESCRIPTION</u> <u>AND VALUE OF PROPERTY</u>
------------------------------------------------------------------------	-------------------------------------------------	-----------------------------------------------------------------------

N/A

**24. Tax Consolidation Group**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

N/A

**25. Pension Funds**

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension number to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

N/A

\* \* \* \* \*

[To be completed by individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 11/28/2006

/s/ Traci N. Turner

Traci N. Turner Tracy Nichal Turner

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571.*

\*\*\*\*\*

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADAIn re: TRACI NICHAL TURNER  
Debtor

Case No: 06-13358-mkn

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR  
UNDER 11 U.S.C. 329 AND BANKRUPTCY RULE 2016(b)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 2000.00 (PLUS \$200/hour over 10 hours).  
 Prior to the filing of this statement I have received ..... \$ 2000.00  
 Balance Due ..... \$ 0

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  
 Attorney fees for work performed in excess of ten (10) hours.

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: November 28, 2006

/s/ Christopher T. Smith, Esq.  
 Christopher T. Smith, Esq.  
 Law Office of Christopher T. Smith  
 Attorney for Debtor

1 CHRISTOPHER T. SMITH, ESQ.  
Nevada Bar No. 7917  
2 LAW OFFICE OF CHRISTOPHER T. SMITH  
10161 Park Run Drive, Suite 150  
3 Las Vegas, Nevada 89145  
Phone: (702) 343-4193  
4 Facsimile: (702) 537-5736  
ctsmith@attorneyctsmith.com  
5 Attorney for Debtor Traci Nichal Turner

6  
7 **UNITED STATES BANKRUPTCY COURT**  
8 **DISTRICT OF NEVADA**  
9

Case Number: 06-13358-mkn  
Chapter 11

10  
11 IN RE  
12 TRACI NICHAL TURNER,  
13 *Debtor.*  
14

15 **VERIFICATION OF CREDITOR MATRIX**

16 The above named Debtor hereby verifies that the attached list of creditors is true and  
17 correct to the best of her knowledge.

18 Date November 28, 2006 Signature /s/Traci N. Turner  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

LAW OFFICE OF CHRISTOPHER T. SMITH  
10161 PARK RUN DRIVE • SUITE 150 • LAS VEGAS, NEVADA 89145  
PHONE (702) 343-4193 • FACSIMILE (702) 537-5736  
CTSMITH@ATTORNEYCTSMITH.COM

Turner Creditor Matrix.txt

GMAC Mortgage  
0280077854  
PO Box 79135  
Phoenix, AZ 85062

People's Choice  
0010256403  
PO Box 50220  
Irvine, CA 92619

People's Choice  
0010261092  
PO Box 50220  
Irvine, CA 92619

Franklin Credit Management  
1624005  
PO Box 94953  
Cleveland, OH 44101

Sovereign Bank  
ILN9067481394  
601 Penn St.  
Reading, PA 19601

Beneficial Financial  
211804005960497  
PO Box 60101  
City of Industry, CA 91716

Dr. C. Chin  
2653 W. Horizon Ridge Pkwy.  
Henderson, NV 89052

Home Depot  
6035320679043818  
PO Box 6028  
The Lakes, NV 88901

American Express Blue  
371348769271002  
PO Box 297815  
Ft Lauderdale, FL 33329

Providian Financial  
0300737961  
PO Box 9007  
Pleasanton, CA 94566

American Express Gold  
371536792872008  
PO Box 297815  
Ft Lauderdale, FL 33329

Nevada Power  
300000212979413820188  
PO Box 30086  
Reno, NV 89520

Capital One  
4388641721952625  
PO Box 60024  
City of Industry, CA 91716

Turner Creditor Matrix.txt

Capital One  
4388641767734077  
PO Box 60024  
City of Industry, CA 91716

Capital One  
4121741625494948  
PO Box 60024  
City of Industry, CA 91716

HOA 5932 Victory Point St.  
630 Trade Center Dr.  
Las Vegas, NV 89119

HOA 853 Ashford Way  
630 Trade Center Dr.  
Las Vegas, NV 89119

HOA Napoleon Dr.  
9360 W. Flamingo Rd.  
Las Vegas, NV 89147

PG&E  
15973764242  
PO Box 997300  
Sacramento, CA 95899

Texaco/Chevron  
1155503830  
PO Box 5010  
Concord, CA 94524

City of North Las Vegas Utility Dept.  
45490075  
PO Box 513296  
Los Angeles, CA 90051

MTE Financial Services  
565316363  
P.O. Box 50191  
Minneapolis, MN 55405

Lowe's  
81924290178482  
PO Box 530914  
Atlanta, GA 30353

24 Hour Fitness  
GI15582  
PO Box 3100  
Southeastern, PA 19398

Southern Gas Co.  
2115257453007  
PO Box 988890  
Las Vegas, NV 89150

Redwood Credit Union  
26507401  
PO Box 6104  
Santa Rosa, CA 95406



Turner Creditor Matrix.txt

GMAC Lease  
085908312733  
PO Box 79135  
Phoenix, AZ 85062

GMAC Lease  
085908615307  
PO Box 79135  
Phoenix, AZ 85062

BMG - NCI Financial Systems  
8691895422  
PO Box 15740  
Wilmington, DE 19850

City of Santa Rosa Utility Dept.  
150810874  
PO Box 1658  
Santa Rosa, CA 95402

Cingular  
134551974  
PO Box 60017  
Los Angeles, CA 90060

GEICO  
0784858201  
PO Box 509090  
San Diego, CA 92150

Country Insurance Services  
A27K4539176  
PO Box 14151  
Salem, OR 97309

Century National Insurance  
HNV0200517  
12200 Sylvan St.  
North Hollywood, CA 91606

DirectTV  
29677824  
PO Box 54000  
Los Angeles, CA 90054

XM Radio  
11587993067  
5885 Trinity Pkwy #130  
Centerville, VA 20120

OnStar  
0108475906  
PO Box 1887  
Saginaw, MI 48605

OnStar  
0108475935  
PO Box 1887  
Saginaw, MI 48605

Jack Langlois  
P.O. Box 211  
Kenwood, CA 95452

Turner Creditor Matrix.txt

Clark County Treasurer  
17916114068  
PO Box 551220  
Las Vegas, NV 89155

Clark County Treasurer  
14023712012  
PO Box 551220  
Las Vegas, NV 89155

Clark County Treasurer  
12426310148  
PO Box 551220  
Las Vegas, NV 89155

Allied Collection Services  
114754601  
3060 S. Durango Dr. #20  
Las Vegas, NV 89117

American AGC  
S593484  
1660 Hotel Circle East  
San Diego, CA 92108